About Us

Max is a digital marketplace that connects depositors with trusted financial institutions, enabling our customers to earn more on their cash while keeping funds liquid and fully-insured. Max takes cost out of the financial system, so depositors and banks can both be better off.

Max's Origin

The inspiration for Max came during the Financial Crisis. When some of the largest banks in the country were failing, the importance of keeping cash fully FDIC-insured came into stark relief. Our Founder and CEO Gary Zimmerman was looking for a way to keep his cash safe, only to discover that the cash sweep products pitched by banks and brokerage firms were fraught with conflicts of interest and risk. He decided to take matters into his own hands and opened several high-yield savings accounts, so that he could safely spread his cash across multiple banks.

As rates changed, he noticed that he could earn more by moving funds from bank to bank, enabling him to always earn the highest yield. After three years of managing cash manually, he realized how much more could be earned on cash, an asset class that most people ignored. He left his job as an investment banker and founded Max in 2013.

Max Goes Live

Max was launched in 2014, making it easy for individual investors to earn market-leading rates while keeping cash safe and sound in their own FDIC-insured bank accounts. Over time, Max started to attract new banks that offered preferential rates not available elsewhere. Beginning in 2015, Max began building software to help financial advisors share Max with their clients. Today, advisors from more than 3,000 wealth management firms trust Max with their clients, and for good reason — our back-testing analysis demonstrates just how much more clients are able to earn with Max.

A Culture of Continuous Innovation

Max's innovative approach to cash management has been granted five U.S. patents, with additional patents pending. Among Max's many innovations are its unique 'hub and spoke' model that keeps cash safe in clients' own bank accounts; the Max Common Application, which makes it easy for clients to open multiple high-yield savings accounts by filling out a single application; and Max's integrations with leading financial advisor tools, which make it possible for advisors to pre-fill the Max Common Application for their clients with one click. While others have tried to copy Max's innovative approach to cash management, none have been able to match the safety or yield that Max offers.

Max Leadership Team

Learn more about the people behind Max.

View Team

Research

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